Thrift Bulletin

Handbook: Thrift Activities

Subjects: Loans to One Borrower Limit

Section: 211 TB 24

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Minimum Loans to One Borrower Limit

Summary: Insurance regulation 12 C.F.R. 563.9-3(b)(1) provides a minimum loans to one borrower limit that is adjusted by the consumer price index each year. Effective January 1, 1989 this limit is \$613,248.

For Further Information Contact: The FHLBank District in which you are located or the Thrift Activities Division of the Office of Regulatory Activities, Washington, DC.

Supplementary Information:
This Bulletin replaces former Memorandum T 17-8g. 12 C.F.R. 563.9-3 (b)(1) provides that the minimum loans to one borrower limit for FSLIC insured thrifts shall be adjusted annually, effective each January 1, based on the annual con-

sumer price index increase from November to November.

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The Bureau of Labor Statistics has determined the consumer price index (CPI) increase from November 1987 to November 1988 to be 4.2%. This increase affects the special limitation in Insurance Regulation 12 C.F.R. 563.9-3 (b)(1), Loans to One Borrower, for institutions whose applicable one-borrower

limit would otherwise be below the specified amount.

The CPI increase of 4.2% from November 1987 to November 1988 is reflected by increasing the previous \$588,530 regulatory limit for 1988 to \$613,248 for 1989 for institutions whose applicable limit would otherwise be below \$613,248.

Memorandum #T 17-8g is hereby rescinded.

— Darrel Dochow, Executive Director